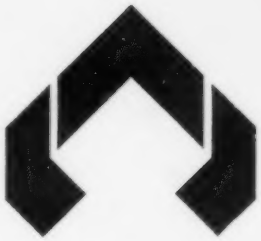

Office of the Superintendent
of Financial Institutions

Bureau du surintendant
des institutions financières

Year-end Data

Données de fin d'exercice

Banks

Banques

31 October 1991

31 octobre 1991

Canada

92-07015/

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Available in Canada through

Associated Bookstores
and other booksellers

or by mail from

Canada Communication Group - Publishing
Ottawa, Canada K1A 0S9

Catalogue No. IN3-13/1992

ISBN 0-660-57378-4

©Ministre des approvisionnements et Services Canada 1992

En vente au Canada par l'entremise des

Librairies associées
et autres libraires

ou par la poste auprès du

Groupe Communication Canada - Édition
Ottawa (Canada) K1A 0S9

N° de catalogue IN3-13/1992

ISBN 0-660-57378-4

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Information for federally registered financial institutions contained in this document is taken from annual statement filings made by the institutions with the Office of the Superintendent of Financial Institutions. The Office does not guarantee the reliability of the information and accepts no responsibility for any errors that might exist in the statements filed or in the data submissions.

Les renseignements relatifs aux institutions financières réglementées par le gouvernement fédéral, contenus dans ce document, proviennent des déclarations déposées par les institutions auprès du Bureau du surintendant des institutions financières. Le Bureau ne garantit pas la fiabilité des renseignements et ne peut assumer la responsabilité des erreurs qui pourraient s'y être glissées.

SUMMARY OF ASSETS AND LIABILITES AS AT OCTOBER 31,1991

ÉTAT DE L'ACTIF ET DU PASSIF AU 31 OCTOBRE 1991

ASSETS as at October 31, 1991 (in thousands of dollars)

Name of Bank	Cash Resources / Liquidités				Securities / Valeurs mobilières			
	Cash and deposits with Bank of Canada / Monnaie et dépôts à la Banque du Canada	Deposits with other banks / Dépôts à d'autres banques	Cheques and other items in transit / Chèques et autres effets en transit	Total	Canada	Other government securities / Autres valeurs du gouvernement	Others / Autres	Total
B.C. Bancorp	—	20,373	—	20,373	65,226	3,850	—	69,076
Bank of Montreal	1,747,703	11,088,712	770,739	13,607,154	9,288,072	1,083,896	7,490,490	17,862,458
The Bank of Nova Scotia	1,007,821	5,765,768	248,766	7,022,355	3,327,281	1,039,804	6,173,567	10,540,652
Canadian Imperial Bank of Commerce	1,565,686	5,899,519	—	7,465,205	7,270,096	1,109,483	6,510,089	14,889,668
Canadian Western Bank	226	15,929	3,157	19,312	49,546	2,494	18,123	70,163
Continental Bank of Canada	—	174	—	174	2,870	—	15,310	18,180
Laurentian Bank of Canada	77,963	271,805	—	349,768	376,815	46,587	266,941	690,343
National Bank of Canada	379,368	1,503,474	—	1,882,842	1,997,726	590,319	1,310,673	3,898,718
Royal Bank of Canada	1,386,743	7,433,043	—	8,819,786	6,275,310	1,248,752	5,911,405	13,435,467
The Toronto-Dominion Bank	518,917	1,610,002	—	2,128,919	2,819,741	475,667	4,084,623	7,380,031
Total Domestic Banks	6,684,427	33,608,799	1,022,662	41,315,888	31,472,683	5,600,852	31,781,221	68,854,756
ABN AMRO Bank Canada	3	33,899	—	33,902	11,778	13,881	52,329	77,988
Amex Bank of Canada	138	13,617	—	13,755	—	—	—	—
ANZ Bank Canada	—	26,341	—	26,341	34,636	—	7,246	41,882
BT Bank of Canada	—	27,756	—	27,756	258,420	6,037	60,171	324,628
Banca Commerciale Italiana of Canada	2,564	139,090	—	141,654	10,005	25,626	294,448	330,079
Banca Nazionale del Lavoro of Canada	77	123,423	—	123,500	35,186	—	48,024	83,210
Banco Central of Canada	133	27,250	—	27,383	3,553	10,117	5,000	18,670
Bank of America Canada	14,527	32,698	—	47,225	98,218	—	2,747	100,965
Bank of Boston Canada	—	3,190	—	3,190	983	—	—	983
Bank Hapoalim (Canada)	1	25,074	—	25,075	2,594	—	—	2,594
Bank Leumi le-Israel (Canada)	239	41,777	57	42,073	6,703	—	511	7,214
The Bank of New York (Canada)	—	20,053	—	20,053	—	—	—	—
The Bank of Tokyo Canada	366	72,071	4,369	76,806	43,099	4,037	7,252	54,388
Banque Nationale de Paris (Canada)	396	65,363	—	65,759	24,816	20,356	123,967	169,139
Barclays Bank of Canada	—	396,549	—	396,549	153,989	—	197,739	351,728
The Chase Manhattan Bank of Canada	3	1,792	—	1,795	997	—	310	1,307
Chemical Bank of Canada	—	760	5	765	—	—	63,660	63,660
Cho Hung Bank of Canada	60	340	—	400	498	—	2,244	2,742
Citibank Canada	962	616,225	—	617,187	368,694	95,050	661,198	1,124,942
Credit Lyonnais Canada	73	37,391	61	37,525	82,190	102,700	99,019	283,909
Credit Suisse Canada	6,951	731,374	—	738,325	176,843	—	217,641	394,484
Dai-Ichi Kangyo Bank (Canada)	—	90,740	—	90,740	1,938	—	59,072	61,010
Daiwa Bank Canada	—	28,919	—	28,919	3,966	5,001	22,328	31,295
Deutsche Bank (Canada)	1	297,235	2,015	299,251	25,429	—	28,906	54,335
Dresdner Bank Canada	3	237,735	—	237,738	28,352	10,595	42,432	81,379
First Interstate Bank of Canada	—	13,547	—	13,547	12,416	—	15,436	27,852
The First National Bank of Chicago (Canada)	—	609	—	609	997	—	—	997
Fuji Bank Canada	10	73,965	—	73,975	6,550	—	148,276	154,826
Hanil Bank Canada	36	21,642	—	21,678	700	—	—	700
Hongkong Bank of Canada	118,485	216,536	228,197	563,018	1,008,805	3,366	169,992	1,182,163
The Industrial Bank of Japan (Canada)	1	47,812	—	47,813	3,912	—	101,523	105,435
Intern. Commercial Bank of Cathay (Can.)	383	79,047	—	79,430	1,200	—	—	1,200
Israel Discount Bank of Canada	193	47,415	—	47,608	3,428	—	—	3,428
Korea Exchange Bank of Canada	275	5,668	—	5,943	5,965	—	11,063	17,028
Manufacturers Hanover Bank of Canada	—	29,598	—	29,598	4,949	—	—	4,949
Mellon Bank Canada	329	43,651	—	43,980	—	—	—	—
Mitsubishi Bank of Canada	2	5,294	—	5,296	9,832	10,071	99,547	119,450
Mitsui Taiyo Kobe Bank (Canada)	3	227,197	—	227,200	3,971	—	37,741	41,712
Morgan Bank of Canada	—	35,045	—	35,045	768,762	36,784	21,859	826,905
NBD Bank, Canada	249	86,830	—	87,079	4,984	—	—	4,984
National Bank of Greece (Canada)	712	22,296	—	23,008	6,992	4,951	562	12,505
National Westminster Bank of Canada	8	234,824	—	234,832	4,925	5,613	141,456	151,994
Overseas Union Bank of Singapore (Canada)	4	11,208	—	11,212	497	—	—	497
Paribas Bank of Canada	—	51,309	—	51,309	3,702	26,359	149,184	179,245
Republic National Bank of New York (Canada)	7,643	216,158	—	223,801	10,413	1,744	55,148	67,305
Sanwa Bank Canada	16	10,941	—	10,957	15,367	—	13,537	28,904
Security Pacific Bank Canada	—	35,373	—	35,373	4,938	—	—	4,938
Societe Générale (Canada)	79	239,946	418	240,443	28,798	35,771	92,196	156,765
Sottonayor Bank Canada	269	10,240	378	10,887	854	—	—	854
Standard Chartered Bank of Canada	405	51,728	—	52,133	5,833	—	—	5,833
State Bank of India (Canada)	129	6,540	—	6,669	396	—	—	396
The Sumitomo Bank of Canada	—	217,687	—	217,687	27,996	—	24,129	52,125
Swiss Bank Corporation (Canada)	26,341	1,216,195	285	1,242,821	58,320	8,141	8,194	74,655
Tokai Bank Canada	—	130,090	—	130,090	4,980	—	5,501	10,481
Union Bank of Switzerland (Canada)	25	745,962	—	745,987	92,782	23,452	252	116,486
United Overseas Bank (Canada)	4	140,594	—	140,598	236	—	—	236
Total Foreign Bank Subsidiaries	182,098	7,365,409	235,785	7,783,292	3,475,887	449,652	3,091,840	7,017,379
TOTAL ALL BANKS	6,866,525	40,974,208	1,258,447	49,099,180	34,948,570	6,050,504	34,873,061	75,872,135

ACTIF au 31 octobre 1991 (en milliers de dollars)

Loans / Prêts					Acceptances, fixed and other assets / Acceptations, immeubles et autres éléments d'actif	Total assets / Total des actifs	Nom de la banque
Investment dealers and brokers / Négociants et courtiers	Banks / Banques	Others / Autres	Mortgages / Hypothèques	Total			
—	—	2,674	2,904	5,578	7,923	102,950	B.C. Bancorp
393,386	1,034,478	40,696,033	18,047,465	60,171,362	7,083,530	98,724,504	Banque de Montréal
3,429	597,219	46,471,153	15,058,726	62,130,527	9,021,067	88,714,601	La Banque de Nouvelle-Écosse
309,124	375,186	57,316,234	28,360,264	86,360,808	12,309,464	121,025,145	Banque Canadienne Impériale de Commerce
14,000	—	340,603	31,310	385,913	10,166	485,554	Banque Canadienne de l'Ouest
—	—	550	—	550	1,637	20,541	Banque Continentale du Canada
—	—	1,509,676	4,255,890	5,765,566	184,046	6,989,723	Banque Laurentienne du Canada
222,228	186,455	19,608,248	8,343,223	28,360,154	2,315,492	36,457,206	Banque Nationale du Canada
486,917	1,472,759	66,031,580	30,353,199	98,344,455	11,752,299	132,352,007	Banque Royale du Canada
3,093	83,309	35,505,505	16,576,570	52,168,477	7,227,960	68,905,387	La Banque Toronto-Dominion
1,432,177	3,749,406	267,482,256	121,029,551	393,693,390	49,913,584	553,777,618	**Total des banques canadiennes**
20,173	11,272	609,992	43,535	684,972	167,530	964,392	Banque ABN AMRO du Canada
12,000	33,181	377,827	—	423,008	18,894	455,657	Banque Amex du Canada
—	1,148	103,741	526	105,415	23,812	197,450	Banque ANZ du Canada
241,252	—	42,629	—	283,881	9,962	646,227	Banque BT du Canada
—	31,819	578,902	166,473	777,194	36,865	1,285,792	Banque Commerciale Italienne du Canada
—	—	222,350	188	222,538	45,041	474,289	Banque Nazionale del Lavoro du Canada
—	—	65,482	386	65,868	8,495	120,416	Banco Central du Canada
—	60,940	551,736	180,052	792,728	246,981	1,187,899	Banque d'Amérique du Canada
—	—	148,857	955	149,812	9,750	163,735	Banque de Boston du Canada
—	—	108,145	—	108,145	2,122	137,936	Banque Hapoalim (Canada)
—	—	159,833	—	159,833	2,531	211,651	Banque Leumi le-Israel (Canada)
—	—	2,725	—	2,725	2,248	25,026	La Banque de New York (Canada)
81,821	50	916,007	7,624	1,005,502	367,710	1,504,406	Banque de Tokyo du Canada
—	1,259	1,473,076	127,646	1,601,981	386,061	2,222,940	Banque Nationale de Paris (Canada)
—	15,441	1,345,001	32,259	1,392,701	935,693	3,076,671	Banque Barclays du Canada
—	36,303	383,001	—	419,304	13,853	436,259	Banque Chase Manhattan du Canada
—	—	418,647	1,243	419,890	10,352	494,667	Banque Chemical du Canada
—	—	36,598	—	36,598	844	40,584	Banque Cho Hung du Canada
205,041	318,764	2,025,187	707,385	3,256,377	417,575	5,416,081	Citibanque Canada
—	2,260	945,531	3,403	951,194	620,720	1,893,348	Crédit Lyonnais Canada
10,995	1,747	2,283,927	—	2,296,669	347,278	3,776,756	Crédit Suisse Canada
—	8,565	384,769	450	393,784	302,033	847,567	Banque Dai-Ichi Kangyo (Canada)
—	—	170,629	—	170,629	89,007	319,850	Banque Daiwa du Canada
—	—	618,787	2,809	621,596	232,877	1,208,059	Deutsche Bank (Canada)
—	—	215,778	3,226	219,004	92,956	631,077	Banque Dresdner du Canada
—	5,644	51,105	—	56,749	2,018	100,166	Banque First Interstate du Canada
—	—	158,481	—	158,481	13,378	173,465	La Première Banque Nat. de Chicago (Can.)
25,000	—	537,436	—	562,436	393,755	1,184,992	Banque Fuji du Canada
—	5,708	107,922	408	114,038	2,830	139,246	Banque Hanil du Canada
—	15,568	5,583,439	2,282,257	7,881,264	641,615	10,268,060	Banque Hongkong du Canada
—	10,945	594,252	—	605,197	190,439	948,884	Banque Industrielle du Japon (Canada)
—	7,352	7,591	6,064	21,007	2,369	104,006	Banque Intern. de Commerce de Cathay (Can.)
—	—	54,630	—	54,630	1,439	107,105	Banque Israel Discount du Canada
—	—	405,113	—	405,113	9,276	437,360	Banque Korea Exchange du Canada
—	—	304,902	—	304,902	8,775	348,224	Banque Manufacturers Hanover du Canada
—	—	201,006	58,123	259,129	26,212	329,321	Banque Mellon du Canada
—	2,360	574,910	—	577,270	468,891	1,170,907	Banque Mitsubishi du Canada
—	343	430,730	420	431,493	251,994	952,399	Banque Mitsui Taiyo Kobe (Canada)
—	—	535,542	176	535,718	147,730	1,545,398	Banque Morgan du Canada
—	—	255,584	15,230	270,814	57,891	420,768	Banque NBD du Canada
—	—	61,928	138,756	200,684	8,190	244,387	Banque Nationale de Grèce (Canada)
—	11,413	605,451	2,959	619,823	238,316	1,244,965	Banque National Westminster du Canada
—	—	20,767	1,500	22,267	349	34,325	Banque Union Outre-Mer de Singapour (Can.)
—	1	149,346	83	149,430	142,630	522,614	Banque Paribas du Canada
—	326	237,172	104,089	341,587	20,730	653,423	Banque République Nat. de New York (Can.)
—	—	712,184	6,684	718,868	480,018	1,238,747	Banque Sanwa du Canada
—	—	334,924	7,628	342,552	81,240	464,103	Banque Security Pacific du Canada
112,548	77	709,546	117,683	939,854	636,733	1,973,395	Société Générale (Canada)
—	—	24,796	12,675	37,471	1,800	51,012	Banque Sottomayor Canada
—	71	224,283	5,837	230,191	4,018	292,175	Banque Standard Chartered du Canada
—	178	40,943	1,557	42,678	518	50,261	Banque Nationale de l'Inde (Canada)
—	—	197,316	—	197,316	195,404	662,532	La Banque Sumitomo du Canada
12,730	—	841,825	6,410	860,965	289,908	2,468,349	Société de Banque Suisse (Canada)
—	—	171,713	—	171,713	199,960	512,244	Banque Tokai du Canada
—	17,074	429,676	125	446,875	338,790	1,648,138	Union de Banques Suisses (Canada)
—	—	11,175	14,414	25,589	8,264	174,687	Banque United Overseas (Canada)
721,560	599,809	28,764,845	4,061,238	34,147,452	9,256,270	58,204,393	**Total des filiales de banques étrangères**
2,153,737	4,349,215	296,247,101	125,090,789	427,840,842	59,169,854	611,982,011	TOTAL DES BANQUES

LIABILITIES as at October 31, 1991 (in thousands of dollars)

Name of Bank	Deposits / Dépôts				Other liabilities			
	Demand / À demande	Notice / À préavis	Fixed date / À terme fixe	Total	Cheques and other items in transit / Chèques et autres effets en transit	Advances from Bank of Canada / Avances de la Banque du Canada	Acceptances / Acceptations	Liabilities of subsidiaries other than deposits / Engagements de filiales, autres que des dépôts
B.C. Bancorp	—	—	—	—	—	—	—	—
Bank of Montreal	7,698,070	26,692,345	48,398,282	82,788,697	—	—	3,711,489	737,165
The Bank of Nova Scotia	3,849,775	18,710,573	44,473,649	67,033,997	—	—	5,379,479	1,121,435
Canadian Imperial Bank of Commerce	7,072,349	29,404,509	58,994,322	95,471,180	766,653	—	7,706,213	123,409
Canadian Western Bank	6,208	35,467	386,490	428,165	—	—	—	—
Continental Bank of Canada	—	—	—	—	—	—	—	—
Laurentian Bank of Canada	198,348	1,662,362	4,469,956	6,330,666	3,503	—	—	—
National Bank of Canada	1,727,483	6,999,970	21,259,810	29,987,263	147,130	—	1,334,957	720,781
Royal Bank of Canada	8,564,187	38,241,069	58,217,139	105,022,395	144,023	—	7,209,977	1,076,179
The Toronto-Dominion Bank	3,717,531	20,409,995	30,545,023	54,672,549	439,227	53,000	5,685,925	174,402
Total Domestic Banks	32,833,951	142,156,290	266,744,671	441,734,912	1,500,536	53,000	31,028,040	3,953,371
ABN AMRO Bank Canada	17,583	16,099	660,766	694,448	673	—	124,210	—
Amex Bank of Canada	12,493	1,883	—	14,376	30,836	—	—	—
ANZ Bank Canada	38,176	1,738	112,289	152,203	580	—	9,719	—
BT Bank of Canada	105	—	132,600	132,705	—	—	1,600	—
Banca Commerciale Italiana of Canada	28,064	41,352	1,061,427	1,130,843	8,095	—	1,555	—
Banca Nazionale del Lavoro of Canada	2,027	537	394,820	397,384	159	—	31,135	—
Banco Central of Canada	2,311	1,237	95,113	98,661	472	—	6,000	—
Bank of America Canada	129,150	3,156	721,963	854,269	3,846	—	156,304	—
Bank of Boston Canada	10,275	1,439	117,037	128,751	306	—	1,745	—
Bank Hapoalim (Canada)	2,075	2,034	117,693	121,802	502	—	784	—
Bank Leumi le-Israel (Canada)	10,518	10,423	173,555	194,496	—	—	34	—
The Bank of New York (Canada)	242	—	—	242	8	—	—	—
The Bank of Tokyo Canada	32,401	14,088	832,374	878,863	—	—	355,234	—
Banque Nationale de Paris (Canada)	125,757	87,404	1,470,444	1,683,605	13,669	—	348,858	—
Barclays Bank of Canada	22,098	4,373	1,763,919	1,790,390	68,106	—	856,176	68,991
The Chase Manhattan Bank of Canada	3,379	—	378,761	382,140	77	—	—	—
Chemical Bank of Canada	—	—	395,563	395,563	—	—	100	—
Cho Hung Bank of Canada	829	1,459	25,425	27,713	386	—	—	—
Citibank Canada	101,809	316,198	2,428,297	2,846,304	—	—	203,473	5,448
Crédit Lyonnais Canada	10,724	2,548	1,077,458	1,090,730	—	—	586,371	—
Credit Suisse Canada	25,668	83,537	2,920,039	3,029,244	531	—	305,037	—
Dai-Ichi Kangyo Bank (Canada)	14,497	679	453,479	468,655	2,112	—	287,501	—
Daiwa Bank Canada	94	—	198,466	198,560	14	—	83,500	—
Deutsche Bank (Canada)	15,574	3,629	864,076	883,279	—	—	201,400	1,170
Dresdner Bank Canada	1,671	—	488,069	489,740	—	—	87,200	—
First Interstate Bank of Canada	278	—	75,884	76,162	—	—	178	—
The First National Bank of Chicago (Canada)	467	—	131,710	132,177	10	—	11,400	—
Fuji Bank Canada	2,156	278	692,254	694,688	235	—	372,057	—
Hanil Bank Canada	8,248	—	115,397	123,645	1,557	—	771	2,844
Hongkong Bank of Canada	352,887	2,659,891	5,822,332	8,835,110	—	—	474,238	6,525
The Industrial Bank of Japan (Canada)	669	—	686,490	687,159	8	—	179,100	—
Intern. Commercial Bank of Cathay (Can.)	8,313	12,766	67,752	88,831	949	—	177	—
Israel Discount Bank of Canada	1,467	8,222	83,235	92,924	294	—	10	—
Korea Exchange Bank of Canada	6,464	29,335	363,092	398,891	1,358	—	97	—
Manufacturers Hanover Bank of Canada	1,413	—	284,176	285,589	—	—	5,168	—
Mellon Bank Canada	2,757	—	272,880	275,637	204	—	15,300	—
Mitsubishi Bank of Canada	2,780	8,722	567,514	579,016	—	—	460,966	—
Mitsui Taiyo Kobe Bank (Canada)	2,441	—	625,716	628,157	—	—	235,207	—
Morgan Bank of Canada	7,031	—	571,094	578,125	—	—	91,200	—
NBD Bank, Canada	52,881	17,560	251,578	322,019	7,525	—	52,900	—
National Bank of Greece (Canada)	16,155	31,814	169,536	217,505	2,467	—	—	—
National Westminster Bank of Canada	2,029	2	863,789	865,820	1,792	—	223,078	—
Overseas Union Bank of Singapore (Canada)	1,052	—	23,401	24,453	329	—	—	—
Paribas Bank of Canada	243	—	343,375	343,618	—	—	130,800	—
Republic National Bank of New York (Canada)	34,865	15,750	526,765	577,380	2,488	—	3,940	—
Sanwa Bank Canada	5,731	4,354	660,963	671,048	527	—	443,370	—
Security Pacific Bank Canada	2,453	—	360,967	363,420	—	—	57,191	—
Société Générale (Canada)	36,326	4,476	1,042,111	1,082,913	—	—	642,367	—
Sottomayor Bank Canada	4,520	17,236	18,792	40,548	—	—	400	—
Standard Chartered Bank of Canada	239	60,277	168,350	228,866	4,031	—	—	—
State Bank of India (Canada)	7,638	1,893	32,716	42,247	361	—	—	—
The Sumitomo Bank of Canada	174	35	417,251	417,460	—	—	182,400	—
Swiss Bank Corporation (Canada)	37,910	165,751	1,799,135	2,002,796	—	—	243,886	—
Tokai Bank Canada	1,161	—	270,812	271,973	—	—	192,650	—
Union Bank of Switzerland (Canada)	—	1,258	1,260,928	1,262,186	293	—	270,594	—
United Overseas Bank (Canada)	1,476	—	154,745	156,221	—	—	—	—
Total Foreign Bank Subsidiaries	1,209,744	3,633,433	35,608,373	40,451,550	155,400	—	7,907,381	84,978
TOTAL ALL BANKS	34,043,695	145,789,723	302,353,044	482,186,462	1,655,936	53,000	38,935,421	4,038,349

PASSIF au 31 octobre 1991 (en milliers de dollars)

Autres éléments de passif			Debt / Dettes	Capital and Reserves / Capital et Reserves				
Other liabilities/ Autres passifs	Minority interests in subsidiaries / Participations minoritaires dans les filiales	Total	Bank debentures / Obligations bancaires	Appropriation for contingencies / Provisions pour éventualités	Shareholders' equity / Avoir des actionnaires	Total	Total liabilities / Total du passif	Nom de la banque
1,409	—	1,409	—	—	101,541	101,541	102,950	B.C. Bancorp
5,325,465	41,785	9,815,904	1,569,794	—	4,550,109	4,550,109	98,724,504	Banque de Montréal
8,551,397	16,948	15,069,259	1,978,662	—	4,632,683	4,632,683	88,714,601	La Banque de Nouvelle-Écosse
7,720,103	49,625	16,366,003	2,484,699	—	6,703,263	6,703,263	121,025,145	Banque Canadienne Impériale de Commerce
14,084	—	14,084	2,000	—	41,305	41,305	485,554	Banque Canadienne de l'Ouest
3,185	—	3,185	—	—	17,356	17,356	20,541	Banque Continentale du Canada
220,996	—	224,499	75,000	—	359,558	359,558	6,989,723	Banque Laurentienne du Canada
1,622,240	32,780	3,857,888	806,193	—	1,805,862	1,805,862	36,457,206	Banque Nationale du Canada
7,988,670	73,311	16,492,160	3,075,837	—	7,761,615	7,761,615	132,352,007	Banque Royale du Canada
2,177,268	—	8,529,822	824,775	—	4,878,241	4,878,241	68,905,387	La Banque Toronto-Dominion
33,624,817	214,449	70,374,213	10,816,960	—	30,851,533	30,851,533	553,777,618	**Total des banques canadiennes**
74,394	—	199,277	21,216	—	49,451	49,451	964,392	Banque ABN AMRO du Canada
336,914	—	367,750	—	—	73,531	73,531	455,657	Banque Amex du Canada
2,065	—	12,364	8,328	—	24,555	24,555	197,450	Banque ANZ du Canada
471,388	—	472,998	—	—	40,534	40,534	646,227	Banque BT du Canada
62,199	—	72,449	—	—	82,500	82,500	1,285,792	Banque Commerciale Italienne du Canada
10,326	—	41,620	—	—	35,285	35,285	474,289	Banque Nazionale del Lavoro du Canada
1,522	—	7,994	—	—	13,761	13,761	120,416	Banco Central du Canada
43,359	—	203,509	30,000	—	100,121	100,121	1,187,899	Banque d'Amérique du Canada
7,560	—	9,611	—	—	25,373	25,373	163,735	Banque de Boston du Canada
1,788	—	3,074	—	—	13,060	13,060	137,936	Banque Hapoalim (Canada)
2,462	—	2,496	4,603	—	10,056	10,056	211,651	Banque Leumi le-Israel (Canada)
1,636	—	1,644	—	—	23,140	23,140	25,026	La Banque de New York (Canada)
160,186	—	515,420	25,208	—	84,915	84,915	1,504,406	Banque de Tokyo du Canada
28,152	—	390,679	40,000	—	108,656	108,656	2,222,940	Banque Nationale de Paris (Canada)
75,914	18,983	1,088,170	60,000	—	138,111	138,111	3,076,671	Banque Barclays du Canada
17,670	—	17,747	—	—	36,372	36,372	436,259	Banque Chase Manhattan du Canada
3,714	—	3,814	—	—	95,290	95,290	494,667	Banque Chemical du Canada
471	—	857	—	—	12,014	12,014	40,584	Banque Cho Hung du Canada
1,793,214	—	2,002,135	94,000	—	473,642	473,642	5,416,081	Citibanque Canada
68,295	—	654,666	45,069	—	102,883	102,883	1,893,348	Crédit Lyonnais Canada
134,175	25,678	465,421	85,000	—	197,091	197,091	3,776,756	Crédit Suisse Canada
15,540	—	305,153	22,452	—	51,307	51,307	847,567	Banque Dai-Ichi Kangyo (Canada)
4,056	—	87,570	—	—	33,720	33,720	319,850	Banque Daiwa du Canada
27,351	16,000	245,921	—	—	78,859	78,859	1,208,059	Deutsche Bank (Canada)
7,841	—	95,041	—	—	46,296	46,296	631,077	Banque Dresdner du Canada
1,879	—	2,057	—	—	21,947	21,947	100,166	Banque First Interstate du Canada
2,985	—	14,395	—	—	26,893	26,893	173,465	La Première Banque Nat. de Chicago (Can.)
22,353	—	394,645	22,452	—	73,207	73,207	1,184,992	Banque Fuji du Canada
—	—	5,172	—	—	10,429	10,429	139,246	Banque Hanil du Canada
239,172	—	719,935	234,358	—	478,657	478,657	10,268,060	Banque Hongkong du Canada
13,903	—	193,011	—	—	68,714	68,714	948,884	Banque Industrielle du Japon (Canada)
1,382	—	2,508	—	—	12,667	12,667	104,006	Banque Intern. de Commerce de Cathay (Can.)
936	—	1,240	—	—	12,941	12,941	107,105	Banque Israel Discount du Canada
6,577	—	8,032	—	—	30,437	30,437	437,360	Banque Korea Exchange du Canada
6,293	—	11,461	—	—	51,174	51,174	348,224	Banque Manufacturers Hanover du Canada
1,492	—	16,996	—	—	36,688	36,688	329,321	Banque Mellon du Canada
8,823	—	469,789	33,678	—	88,424	88,424	1,170,907	Banque Mitsubishi du Canada
11,674	—	246,881	21,226	—	56,135	56,135	952,399	Banque Mitsui Taiyo Kobe (Canada)
766,731	15,000	872,931	—	—	94,342	94,342	1,545,398	Banque Morgan du Canada
4,512	—	64,937	—	—	33,812	33,812	420,768	Banque NBD du Canada
5,668	—	8,135	—	—	18,747	18,747	244,387	Banque Nationale de Grèce (Canada)
11,214	—	236,084	—	—	143,061	143,061	1,244,965	Banque National Westminster du Canada
338	—	667	—	—	9,205	9,205	34,325	Banque Union Outre-Mer de Singapour (Can.)
10,877	—	141,677	12,000	—	25,319	25,319	522,614	Banque Paribas du Canada
18,215	—	24,643	7,850	—	43,550	43,550	653,423	Banque République Nat. de New York (Can.)
32,165	694	476,756	—	—	90,943	90,943	1,238,747	Banque Sanwa du Canada
5,016	157	62,364	—	—	38,319	38,319	464,103	Banque Security Pacific du Canada
140,089	—	752,456	45,127	—	92,899	92,899	1,973,395	Société Générale (Canada)
277	—	677	—	—	9,787	9,787	51,012	Banque Sottomayor Canada
6,278	—	10,309	—	—	53,000	53,000	292,175	Banque Standard Chartered du Canada
1,076	—	1,437	—	—	6,577	6,577	50,261	Banque Nationale de l'Inde (Canada)
7,184	—	189,584	—	—	55,488	55,488	662,532	La Banque Sumitomo du Canada
79,908	—	323,794	45,598	—	96,161	96,161	2,468,349	Société de Banque Suisse (Canada)
2,352	—	195,002	14,594	—	30,675	30,675	512,244	Banque Tokai du Canada
38,469	—	309,356	—	—	76,596	76,596	1,648,138	Union de Banques Suisses (Canada)
2,178	—	2,178	—	—	16,288	16,288	174,687	Banque United Overseas (Canada)
4,802,208	76,512	13,026,479	872,759	—	3,853,605	3,853,605	58,204,393	**Total des filiales de banques étrangères**
38,427,025	290,961	83,400,692	11,689,719	—	34,705,138	34,705,138	611,982,011	TOTAL DES BANQUES

SUMMARY OF INCOME FOR THE YEAR ENDED OCTOBER 31, 1991

ÉTAT DES REVENUS POUR L'EXERCICE TERMINÉ LE 31 OCTOBRE 1991

CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS

for the financial year ended October 31, 1991 / pour l'année se terminant au 31 octobre 1991
(in thousands of dollars) / (en milliers de dollars)

Name of Bank Nom de la banque	Total interest income Total du revenu d'intérêts	Total interest expense Total des frais d'intérêts	Provision for loan losses Provision pour pertes sur prêts	Other income Autres revenus	Total non-interest expenses Total des frais autres que d'intérêts	Provision for income taxes Provision pour impôts sur le revenu	Minority interest in subs. Participation min. dans les filiales	Extra-ordinary items Éléments extra-ordinaires	Net income for the year Revenu net pour l'année
B.C. Bancorp									
B.C. Bancorp	10,052	0	(10)	10	399	184	0	600	10,089
Bank of Montreal									
Banque de Montréal	8,741,447	6,033,505	337,292	1,216,868	2,604,647	384,125	5,716	0	595,028
The Bank of Nova Scotia									
La Banque de Nouvelle-Écosse	8,433,124	5,914,598	374,000	882,052	1,995,103	391,500	6,962	0	633,015
Canadian Imperial Bank of Commerce									
Banque Canadienne Impériale de Commerce	11,330,865	7,902,790	613,072	1,580,883	3,072,800	488,200	23,682	0	811,204
Canadian Western Bank									
Banque Canadienne de l'Ouest	51,407	40,076	1,735	2,679	10,988	76	0	0	1,233
Continental Bank of Canada									
Banque Continentale du Canada	1,606	0	0	424	605	37	0	0	1,388
Laurentian Bank of Canada									
Banque Laurentienne du Canada	716,180	526,259	17,582	42,485	168,860	9,805	0	0	34,159
National Bank of Canada									
Banque Nationale du Canada	3,696,841	2,726,573	270,000	471,718	918,952	64,000	5,063	0	185,971
Royal Bank of Canada									
Banque Royale du Canada	12,203,726	8,253,765	605,000	1,750,172	3,600,853	495,000	15,814	0	583,466
The Toronto-Dominion Bank									
La Banque Toronto-Dominion	8,342,482	4,268,392	485,300	871,926	1,689,744	253,500	0	0	497,472
Total Domestic Banks									
Total des banques canadiennes	**51,529,790**	**35,687,956**	**2,703,971**	**6,821,215**	**14,082,929**	**2,088,427**	**57,237**	**600**	**3,753,025**
ABN Bank AMRO Canada									
Banque ABN AMRO du Canada	66,871	55,904	14,779	8,572	12,893	(3,614)	0	0	(4,519)
Amex Bank of Canada									
Banque Amex du Canada	61,405	0	37,662	362,236	281,697	2,024	0	0	2,258
ANZ Bank Canada									
Banque ANZ du Canada	15,582	12,489	3,587	1,058	2,885	0	0	0	(2,301)
BT Bank of Canada									
Banque BT du Canada	25,742	18,676	1,536	15,081	18,518	1,241	0	0	2,852
Banca Commerciale Italiana of Canada									
Banque Commerciale Italienne du Canada	111,439	89,303	7,490	5,322	15,313	2,154	0	0	2,501
Banca Nazionale del Lavoro of Canada									
Banque Nazionale del Lavoro du Canada	42,013	37,023	8,000	1,495	4,532	(324)	0	0	(5,723)
Banco Central of Canada									
Banco Central du Canada	12,102	10,652	7,726	232	2,663	0	0	0	(8,707)
Bank of America Canada									
Banque d'Amérique du Canada	102,263	82,542	55,623	32,182	36,947	(18,500)	0	0	(24,167)
Bank of Boston Canada									
Banque de Boston du Canada	23,352	18,544	2,890	6,885	9,253	1,537	0	0	2,013
Bank Hapoalim (Canada)									
Banque Hapoalim (Canada)	13,827	10,128	419	862	3,953	83	0	0	106
Bank Leumi le-Israel (Canada)									
Banque Leumi le-Israel (Canada)	18,058	13,569	150	1,269	4,737	360	0	360	749
The Bank of New York (Canada)									
La Banque de New York (Canada)	10,397	8,941	4,630	943	3,419	(1,513)	0	0	(2,137)
The Bank of Tokyo Canada									
Banque de Tokyo du Canada	96,707	77,722	11,284	6,475	11,362	2,348	0	0	2,466
Banque Nationale de Paris (Canada)									
Banque Nationale de Paris (Canada)	193,234	158,510	19,416	19,308	36,468	(2,294)	0	0	442
Barclays Bank of Canada									
Banque Barclays du Canada	210,412	175,405	4,719	31,082	45,483	5,972	791	(13,000)	(3,876)
The Chase Manhattan Bank of Canada									
Banque Chase Manhattan du Canada	40,082	30,194	19,194	3,170	7,038	2,876	0	(17,798)	(33,844)
Chemical Bank of Canada									
Banque Chemical du Canada	41,778	30,861	(871)	2,692	4,285	4,487	0	0	5,708
Cho Hung Bank of Canada									
Banque Cho Hung du Canada	2,704	1,169	100	110	1,486	45	0	0	14
Citibank Canada									
Citibanque Canada	442,387	354,560	72,197	141,924	115,404	19,022	0	0	24,108
Crédit Lyonnais Canada									
Crédit Lyonnais Canada	117,474	95,802	7,862	14,512	12,878	5,381	0	0	10,063
Credit Suisse Canada									
Crédit Suisse Canada	236,468	190,788	10,000	22,359	28,838	11,600	3,303	0	14,300
Dai-Ichi Kangyo Bank (Canada)									
Banque Dai-Ichi Kangyo (Canada)	54,015	44,327	6,433	2,777	5,411	298	0	0	323
Daiwa Bank Canada									
Banque Daiwa du Canada	20,205	15,572	0	469	2,449	1,194	0	0	1,459
Deutsche Bank (Canada)									
Deutsche Bank (Canada)	93,236	78,668	24,815	11,537	17,164	(8,036)	0	0	(8,056)
Dresdner Bank Canada									
Banque Dresdner du Canada	48,417	41,129	0	2,744	5,965	1,818	0	0	2,249
First Interstate Bank of Canada									
Banque First Interstate du Canada	9,984	7,063	0	884	2,898	444	0	0	463

CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS

for the financial year ended October 31, 1991 / pour l'année se terminant au 31 octobre 1991
(in thousands of dollars) / (en milliers de dollars)

Name of Bank Nom de la banque	Total interest income Total du revenu d'intérêts	Total interest expense Total des frais d'intérêts	Provision for loan losses Provision pour pertes sur prêts	Other income Autres revenus	Total non-interest expenses Total des frais autres que d'intérêts	Provision for income taxes Provision pour impôts sur le revenu	Minority interest in subs. Participation min. dans les filiales	Extra-ordinary items Éléments extra-ordinaires	Net income for the year Revenu net pour l'année
The First National Bank of Chicago (Canada) La Première Banque Nationale de Chicago (Canada)	22,053	17,708	400	1,127	5,932	(266)	0	0	(572)
Fuji Bank Canada Banque Fuji du Canada	78,969	64,508	15,200	981	4,913	(1,763)	0	0	(2,888)
Hanil Bank Canada Banque Hanil du Canada	10,358	10,037	2,317	587	2,878	0	0	0	(4,289)
Hongkong Bank of Canada Banque Hongkong du Canada	1,060,779	805,503	21,477	63,687	228,100	17,558	0	0	51,828
The Industrial Bank of Japan (Canada) Banque Industrielle du Japon (Canada)	70,857	56,722	12,000	506	5,120	(1,055)	0	0	(1,424)
International Commercial Bank of Cathay (Canada) Banque Intern. de Commerce de Cathay (Canada)	8,106	5,813	24	564	2,601	103	0	0	129
Israel Discount Bank of Canada Banque Israël Discount du Canada	10,643	7,702	504	857	2,517	365	0	0	412
Korea Exchange Bank of Canada Banque Korea Exchange du Canada	42,465	33,354	1,323	1,133	7,244	671	0	0	1,006
Manufacturers Hanover Bank of Canada Banque Manufacturers Hanover du Canada	42,153	33,412	10,020	917	3,358	(1,258)	0	0	(2,462)
Mellon Bank Canada Banque Mellon du Canada	22,781	16,784	2,000	1,240	4,050	574	0	0	593
Mitsubishi Bank of Canada Banque Mitsubishi du Canada	62,197	45,709	0	1,791	6,193	5,266	0	0	6,820
Mitsui Taiyo Kobe Bank (Canada) Banque Mitsui Taiyo Kobe (Canada)	57,982	47,409	11,400	1,824	6,170	(2,148)	0	0	(3,025)
Morgan Bank of Canada Banque Morgan du Canada	114,840	90,556	16,500	22,722	20,732	4,240	0	0	5,532
NBD Bank, Canada Banque NBD du Canada	37,128	26,828	4,264	3,927	5,882	1,483	0	0	2,818
National Bank of Greece (Canada) Banque Nationale de Grèce (Canada)	27,188	19,078	930	1,759	7,869	403	0	0	667
National Westminster Bank of Canada Banque National Westminster du Canada	96,289	78,291	2,235	7,878	10,209	3,287	0	0	10,145
Overseas Union Bank of Singapore (Canada) Banque Union Outre-Mer de Singapour (Canada)	2,999	1,891	44	103	1,166	0	0	0	1
Paribas Bank of Canada Banque Paribas du Canada	37,582	32,368	3,198	2,196	5,669	(975)	0	0	(483)
Republic National Bank of New York (Canada) Banque République Nationale de New York (Canada)	57,143	43,784	925	7,182	9,473	2,600	0	0	7,363
Sanwa Bank Canada Banque Sanwa du Canada	82,367	67,994	21,237	15,466	19,194	(4,215)	(295)	0	(6,062)
Security Pacific Bank Canada Banque Security Pacific du Canada	47,594	40,351	11,978	1,421	9,447	(4,983)	6	0	(7,765)
Societe Generale (Canada) Société Générale (Canada)	121,766	102,045	9,596	4,695	12,480	308	0	0	2,052
Sottomayor Bank Canada Banque Sottomayor Canada	3,324	1,293	13	407	2,638	0	0	0	(213)
Standard Chartered Bank of Canada Banque Standard Chartered du Canada	31,528	15,839	11,203	3,770	15,729	2,946	0	0	(10,419)
State Bank of India (Canada) Banque Nationale de l'Inde (Canada)	4,624	3,419	750	2,643	2,485	300	0	0	313
The Sumitomo Bank of Canada La Banque Sumitomo du Canada	30,990	22,103	300	2,442	4,483	3,036	0	0	3,510
Swiss Bank Corporation (Canada) Société de Banque Suisse (Canada)	194,837	165,669	22,604	18,385	21,544	155	0	0	1,140
Tokai Bank Canada Banque Tokai du Canada	33,529	26,063	7,062	614	3,861	(2,062)	0	0	(2,581)
Union Bank of Switzerland (Canada) Union de Banques Suisses (Canada)	140,832	125,364	14,388	5,304	16,297	(4,014)	0	0	(5,899)
United Overseas Bank (Canada) Banque United Overseas (Canada)	4,601	2,503	0	353	1,015	652	0	0	784
Total Foreign Bank Subsidiaries **Total des filiales de banques étrangères**	**4,668,674**	**3,663,983**	**523,603**	**774,640**	**1,142,984**	**52,965**	**3,807**	**(30,436)**	**25,536**
TOTAL ALL BANKS **TOTAL DES BANQUES**	**58,196,404**	**39,351,929**	**3,227,574**	**7,595,855**	**15,205,913**	**2,139,382**	**61,044**	**(29,836)**	**3,778,581**

1991/1990
DOMESTIC BANKS, FOREIGN BANK SUBSIDIARIES AND TOTAL BANKS
RETURN OF REVENUE AND EXPENSES

RELEVÉ CONSOLIDÉ DES REVENUS ET DES DÉPENSES
DES BANQUES CANADIENNES,
FILIALES DES BANQUES ÉTRANGÈRES,
ET TOUTES LES BANQUES
POUR 1991/1990

TOTAL DOMESTIC BANKS / TOTAL DES BANQUES CANADIENNES

CONSOLIDATED STATEMENT OF INCOME / RELEVÉ CONSOLIDÉ DES REVENUS

for the financial years ended October 31, 1991/1990
pour l'années se terminant au 31 octobre 1991/1990
(in thousands of dollars) / (en milliers de dollars)

	1991	1990
Interest Income / Revenu d'intérêt		
Income from loans, excluding leases / Revenu de prêts, à l'exclusion des baux	42,559,876	44,978,296
Income from lease financing / Revenu du financement de baux financiers	375,984	452,107
Income from securities / Revenu de valeurs mobilières	5,786,760	5,542,297
Income from deposits with banks / Revenu de dépôts à d'autres banques	2,807,110	3,136,220
Total interest income, including dividends / Total du revenu d'intérêts, dividendes compris	51,529,730	54,108,920
Interest Expense / Frais d'intérêts		
Interest on deposits / Intérêts sur les dépôts	33,876,481	38,279,101
Interest on bank debentures / Intérêts sur les débentures bancaires	924,071	821,200
Interest on liabilities other than deposits / Intérêts sur les engagements autres que les dépôts	887,404	906,185
Total interest expense / Total des frais d'intérêts	35,687,956	40,006,486
Net interest income / Revenu net d'intérêts	15,841,774	14,102,434
Provision for loan losses / Provision pour pertes sur prêts	2,703,971	1,692,081
Net interest income after loan loss provision / Revenu net d'intérêts après provision pour pertes sur prêts	13,137,803	12,410,353
Other income / Autres revenus	6,821,215	6,320,994
Net interest and other income / Revenu net d'intérêts et autres revenus	19,959,018	18,731,347
Non-Interest Expenses / Frais autres que d'intérêts		
Salaries / Salaires	7,175,985	6,760,990
Pension and other staff benefits / Contributions aux caisses de retraite et autres prestations au personnel	793,715	672,470
Premises and equipment, incl. depreciation / Frais de locaux, matériel et mobilier, amortissement compris	2,910,253	2,539,167
Other expenses / Autres frais	3,182,976	3,023,189
Total non-interest expenses / Total des frais autres que d'intérêts	14,062,929	12,995,816
Net income before provision for income taxes / Revenu net avant provision pour impôts sur le revenu	5,896,089	5,735,531
Provision for income taxes / Provision pour impôts sur le revenu	2,086,427	2,127,371
Net income before minority interests insubsidiaries and extraordinary items / Revenu net avant inclusion des participations minoritaires dans les filiales et éléments extraordinaires	3,809,662	3,608,160
Minority interest in subsidiaries / Participation minoritaire dans les filiales	57,237	(7,027)
Net income before extraordinary items / Revenu net avant inclusion des éléments extraordinaires	3,752,425	3,615,187
Extraordinary items / Eléments extraordinaires	600	2,460
Net income for the year / Revenu net pour l'année	3,753,025	3,617,647

TOTAL FOREIGN BANKS / TOTAL DES BANQUES ÉTRANGÈRES

CONSOLIDATED STATEMENT OF INCOME / RELEVÉ CONSOLIDÉ DES REVENUS

for the financial years ended October 31, 1991/1990
pour l'années se terminant au 31 octobre 1991/1990
(in thousands of dollars) / (en milliers de dollars)

	1991	1990
Interest Income / Revenu d'intérêt		
Income from loans, excluding leases / Revenu de prêts, à l'exclusion des baux	3,410,092	3,688,033
Income from lease financing / Revenu du financement de baux financiers	87,877	74,719
Income from securities / Revenu de valeurs mobilières	549,848	499,821
Income from deposits with banks / Revenu de dépôts à d'autres banques	620,857	682,825
Total interest income, including dividends / Total du revenu d'intérêts, dividendes compris	4,668,674	4,945,398
Interest Expense / Frais d'intérêts		
Interest on deposits / Intérêts sur les dépôts	3,442,061	3,853,226
Interest on bank debentures / Intérêts sur les débentures bancaires	64,602	36,749
Interest on liabilities other than deposits / Intérêts sur les engagements autres que les dépôts	157,320	139,830
Total interest expense / Total des frais d'intérêts	3,663,983	4,029,805
Net interest income / Revenu net d'intérêts	1,004,691	915,593
Provision for loan losses / Provision pour pertes sur prêts	523,603	288,021
Net interest income after loan loss provision / Revenu net d'intérêts après provision pour pertes sur prêts	481,088	627,572
Other income / Autres revenus	774,640	511,283
Net interest and other income / Revenu net d'intérêts et autres revenus	1,255,728	1,138,855
Non-Interest Expenses / Frais autres que d'intérêts		
Salaries / Salaires	383,408	341,571
Pension and other staff benefits / Contributions aux caisses de retraite et autres prestations au personnel	42,356	34,051
Premises and equipment, incl. depreciation / Frais de locaux, matériel et mobilier, amortissement compris	177,274	160,255
Other expenses / Autres frais	539,946	329,241
Total non-interest expenses / Total des frais autres que d'intérêts	1,142,984	865,118
Net income before provision for income taxes / Revenu net avant provision pour impôts sur le revenu	112,744	273,737
Provision for income taxes / Provision pour impôts sur le revenu	52,965	111,866
Net income before minority interests insubsidiaries and extraordinary items / Revenu net avant inclusion des participations minoritaires dans les filiales et éléments extraordinaires	59,779	161,871
Minority interest in subsidiaries / Participation minoritaire dans les filiales	3,807	(34)
Net income before extraordinary items / Revenu net avant inclusion des éléments extraordinaires	55,972	161,905
Extraordinary items / Eléments extraordinaires	(30,436)	7,582
Net income for the year / Revenu net pour l'année	25,536	169,487

TOTAL ALL BANKS / TOTAL DES BANQUES

CONSOLIDATED STATEMENT OF INCOME / RELEVÉ CONSOLIDÉ DES REVENUS

for the financial years ended October 31, 1991/1990
pour l'années se terminant au 31 octobre 1991/1990
(in thousands of dollars) / (en milliers de dollars)

	1991	1990
Interest Income / Revenu d'intérêt		
Income from loans, excluding leases / Revenu de prêts, à l'exclusion des baux	45,969,968	48,666,329
Income from lease financing / Revenu du financement de baux financiers	463,861	526,826
Income from securities / Revenu de valeurs mobilières	6,336,608	6,042,118
Income from deposits with banks / Revenu de dépôts à d'autres banques	3,427,967	3,819,045
Total interest income, including dividends / Total du revenu d'intérêts, dividendes compris	56,198,404	59,054,318
Interest Expense / Frais d'intérêts		
Interest on deposits / Intérêts sur les dépôts	37,318,542	42,132,327
Interest on bank debentures / Intérêts sur les débentures bancaires	988,673	857,949
Interest on liabilities other than deposits / Intérêts sur les engagements autres que les dépôts	1,044,724	1,046,015
Total interest expense / Total des frais d'intérêts	39,351,939	44,036,291
Net interest income / Revenu net d'intérêts	16,846,465	15,018,027
Provision for loan losses / Provision pour pertes sur prêts	3,227,574	1,980,102
Net interest income after loan loss provision / Revenu net d'intérêts après provision pour pertes sur prêts	13,618,891	13,037,925
Other income / Autres revenus	7,595,855	6,832,277
Net interest and other income / Revenu net d'intérêts et autres revenus	21,214,746	19,870,202
Non–Interest Expenses / Frais autres que d'intérêts		
Salaries / Salaires	7,559,393	7,102,561
Pension and other staff benefits / Contributions aux caisses de retraite et autres prestations au personnel	836,071	706,521
Premises and equipment, incl. depreciation / Frais de locaux, matériel et mobilier, amortissement compris	3,087,527	2,699,422
Other expenses / Autres frais	3,722,922	3,352,430
Total non–interest expenses / Total des frais autres que d'intérêts	15,205,913	13,860,934
Net income before provision for income taxes / Revenu net avant provision pour impôts sur le revenu	6,008,833	6,009,268
Provision for income taxes / Provision pour impôts sur le revenu	2,139,392	2,239,237
Net income before minority interests insubsidiaries and extraordinary items / Revenu net avant inclusion des participations minoritaires dans les filiales et éléments extraordinaires	3,869,441	3,770,031
Minority interest in subsidiaries / Participation minoritaire dans les filiales	61,044	(7,061)
Net income before extraordinary items / Revenu net avant inclusion des éléments extraordinaires	3,808,397	3,777,092
Extraordinary items / Eléments extraordinaires	(29,836)	10,042
Net income for the year / Revenu net pour l'année	3,778,561	3,787,134